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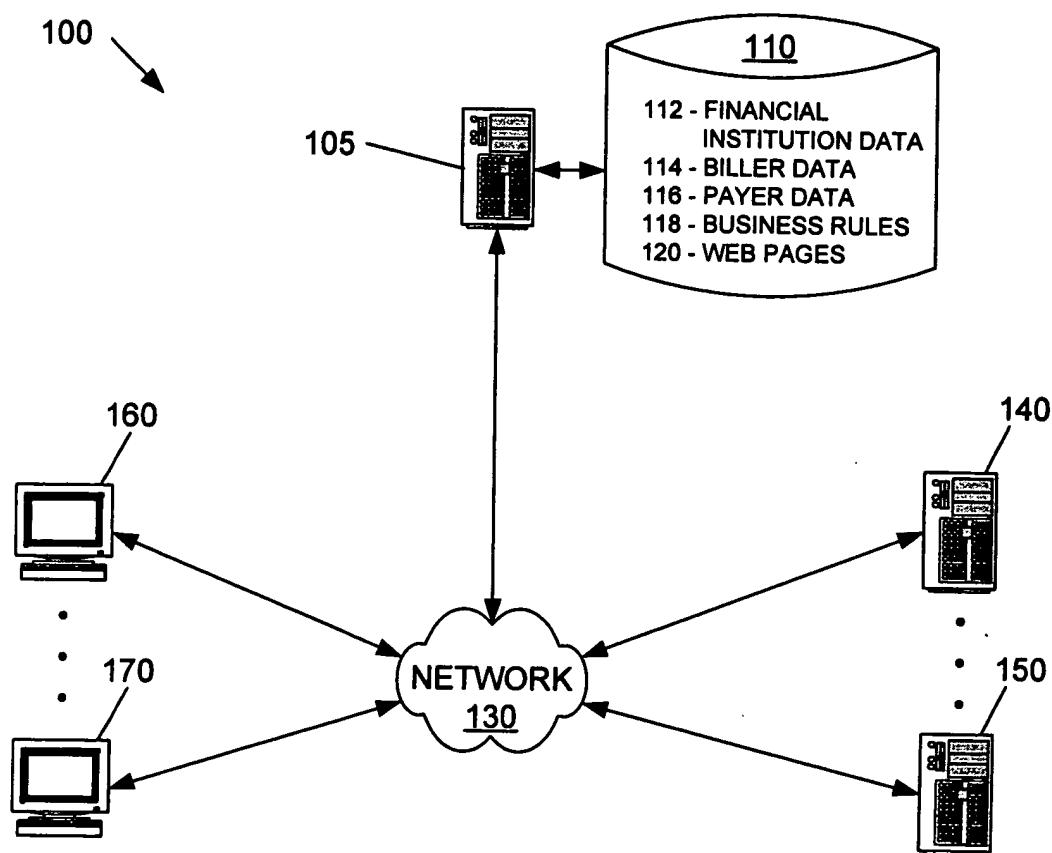
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**FIG. 1**

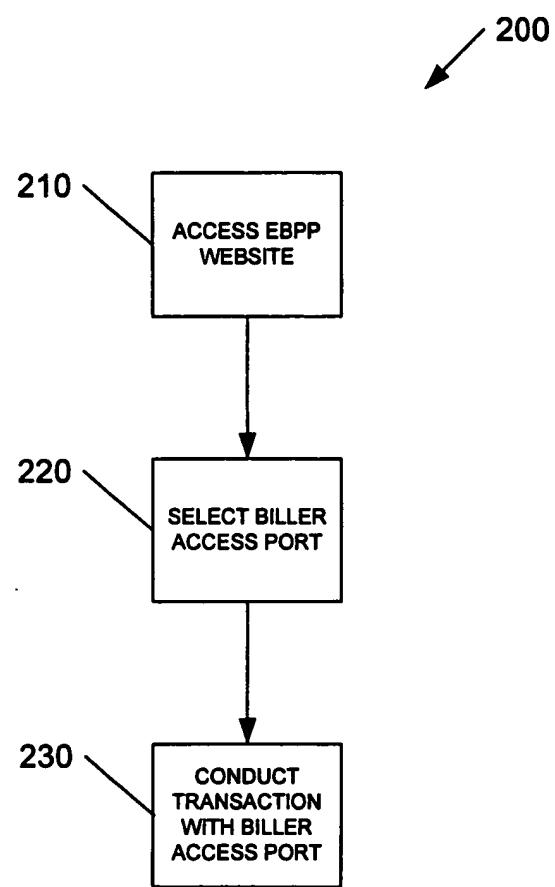


FIG. 2

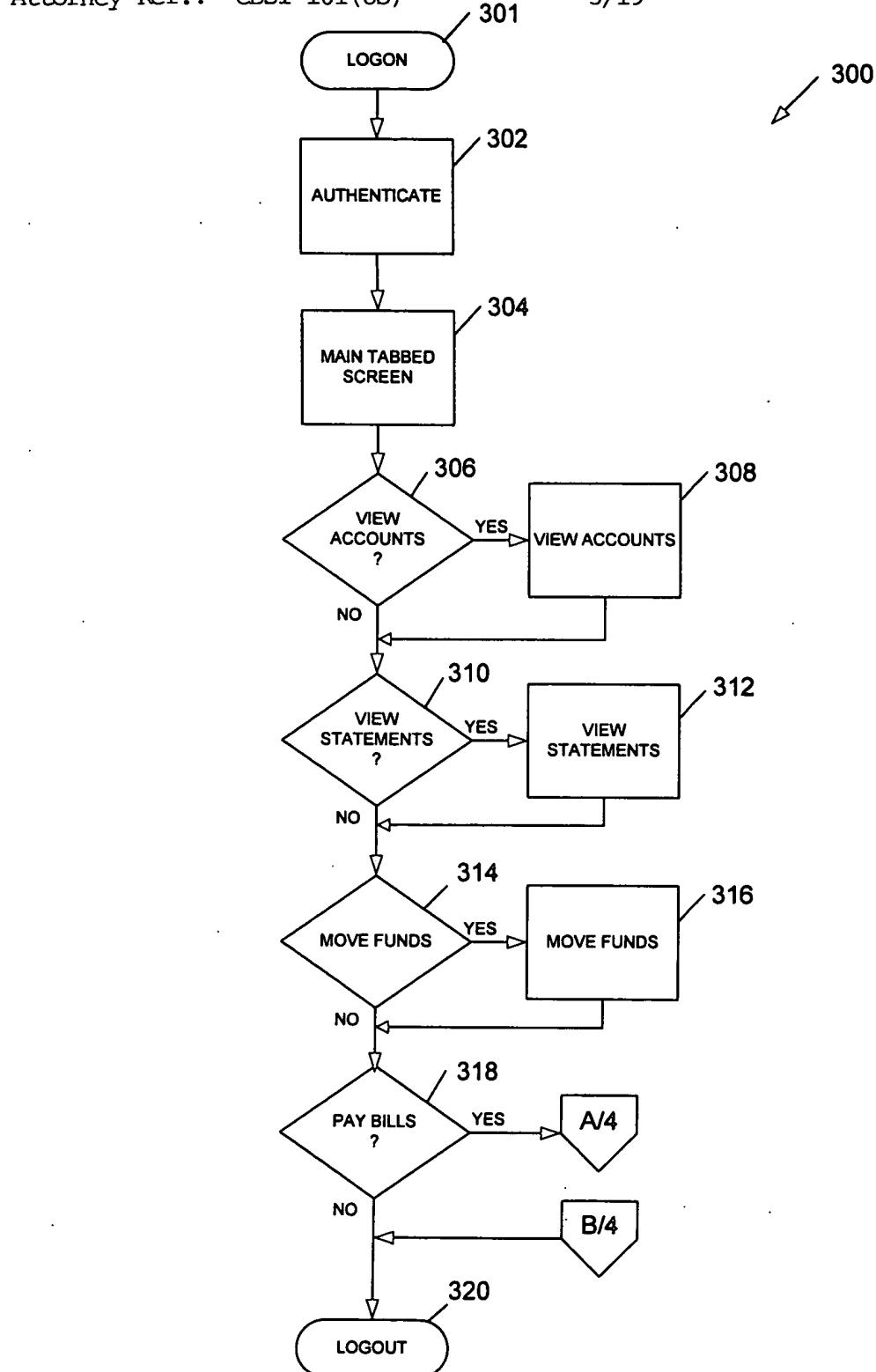


FIG. 3

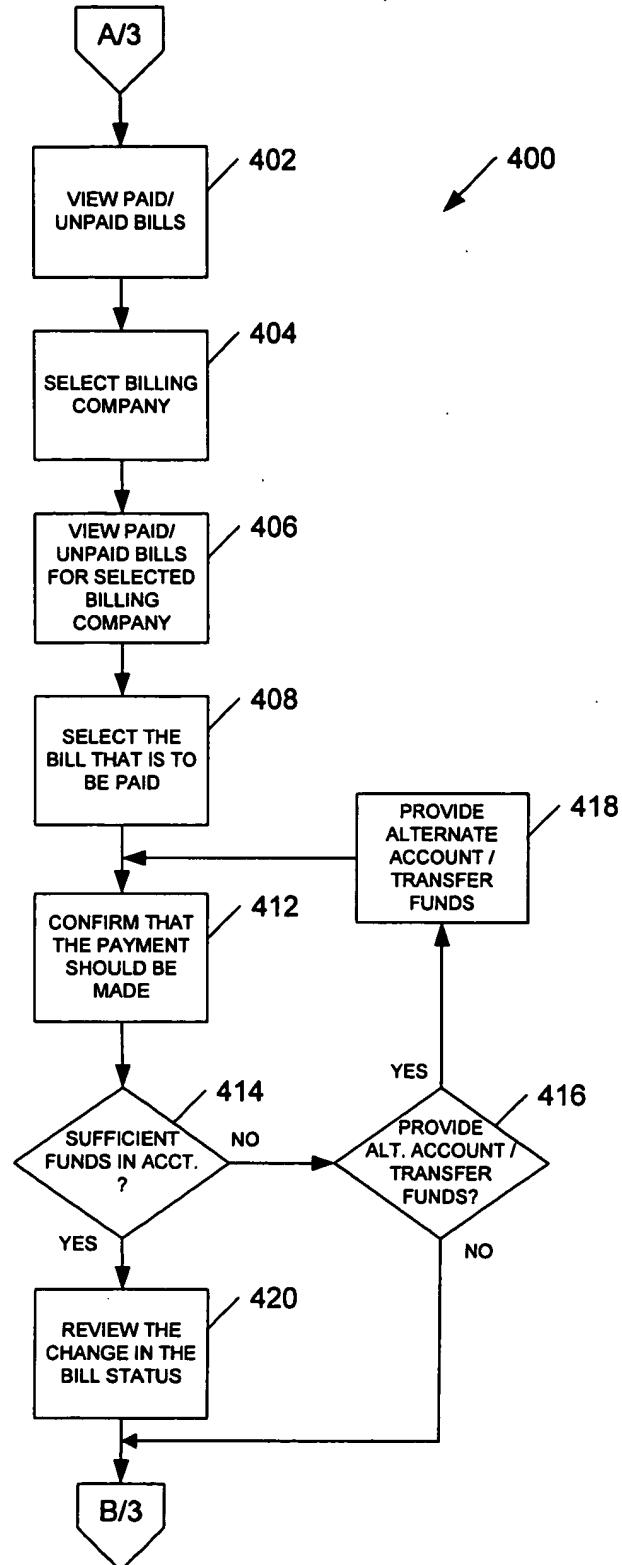


FIG. 4

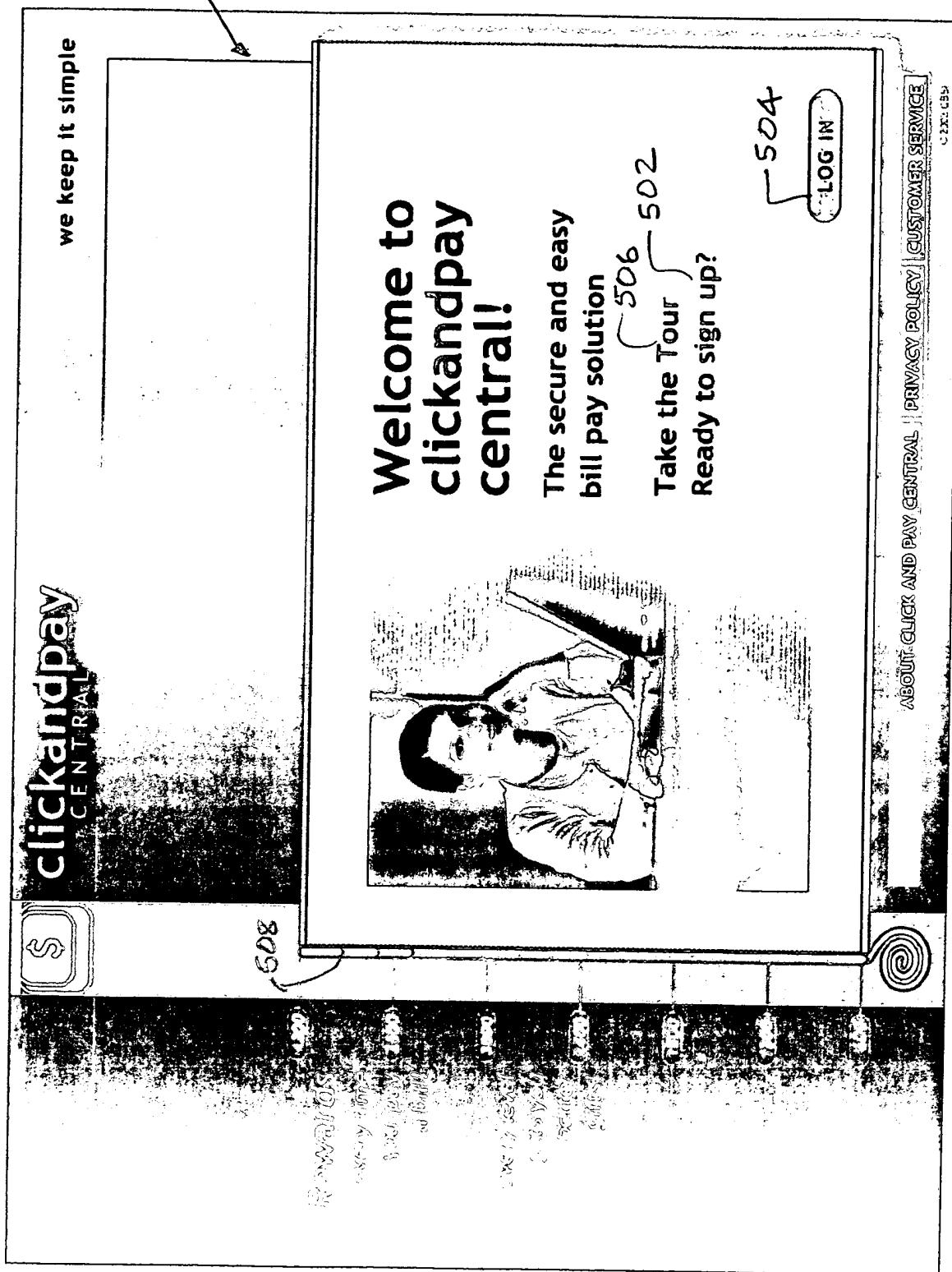
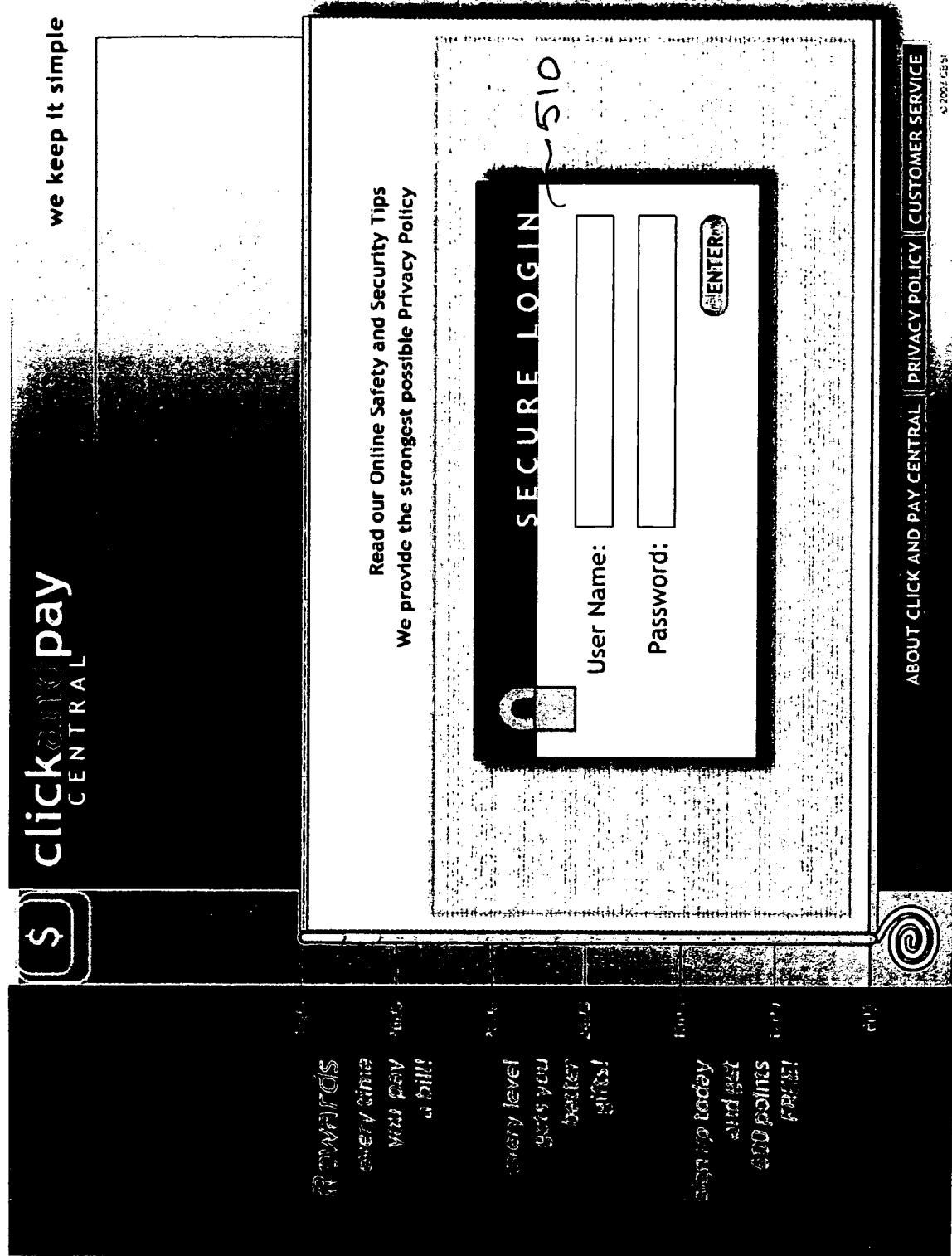


FIG. 5a



F15. 5b

WACHOVIA

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FIG. 6a

WACHOVIA

620

620

Stay Connected.

Online Banking ... account information

The MOVE FUNDS tab gives you control over your accounts. Transfer funds to and from any registered account.

The PAY BILLS tab is your simple, fast way to pay bills. You'll see current and past statements and all transaction histories here automatically whenever you click on a "Pay Bill" button.

The ACCOUNTS tab shows the financial accounts you can use. Join Wachovia in our community service. Learn more about existing ones.

accounts status history add/delete billers recurring

view bills view statements move funds

CLOSE

OR

View all current Bills to Pay. Click on any to pay individually, or SHIFT-click on multiple Bills to pay as a series. Your Bills will move to PAID or SCHED when done.

Expand menu below to view Paid, Unpaid, & Scheduled Bills

This shows your recent activity for the last 30 days. You can change settings for all three STATUS columns in your PREFERENCES panel.

Biller	Status	Amount
Tablevision	SFF-ZKG-A9Z	\$200.00
LIPA	WJP-F7T-BAA	\$300.00
Wachovia	7Y2-QPD-YCS	\$450.00
Wachovia	ZGO-C5G-MJY	\$2000.00
Macy's	bbQW123	\$300.00
Sears	8594E32	\$200.00
Verizon	123WE456	\$200.00

Commerce Bank Bank of America Fidelity.com Fidelity Investments LIPA CHASE

NO Bills

TOTAL

YOUR KEY CHECKING account only has funds to pay for SOME bills. Select MOVE FUNDS

620

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FIG. 6b

700 ↘

The image shows a screenshot of the Commerce Bank website. At the top, there are links for "Ask", "Listen", "Solve", and "Community bank". Below that, there's a section for "Apply for..." with options like "Credit Cards", "Auto", "Home", and "Business". A banner on the left says "Your Visa® Check Card comes with extraordinary benefits like Guaranteed Low Price - if an item you purchase can be found at any store for a lower price within 60 days, we reimburse you the difference!".

In the center, there's a "VIEW STATEMENTS" button. To its left, there are buttons for "pay bills", "travel/rewards", "bills", "banks", "credit cards", "brokerage", and "move funds". Below these buttons, it says "Review current and past statements, plan travel, redeem rewards." with arrows pointing to the "travel/rewards" and "redeem rewards" buttons.

On the right side, there's a "CROGOUT" button. At the bottom, there's a "VIEW STATEMENTS • TRAVEL/REWARDS" section with a table titled "SOURCE" and "POINTS / TYPE". The table lists the following entries:

SOURCE	MOST RECENT	POINTS / TYPE
American Airlines 127-99pr050	06/13/03	show print 3000 miles redeem
Hilton International 127-99pr050	05/31/03	750 points redeem
Jet Blue 127-99pr050	05/22/03	4500 miles redeem
Marriott 127-99pr050	05/15/03	250 points redeem
Hertz 127-99pr050	04/01/03	12 rdays redeem

At the bottom right, there's a search bar with the placeholder "Search by KEYWORD: []".

Fig. 7 a

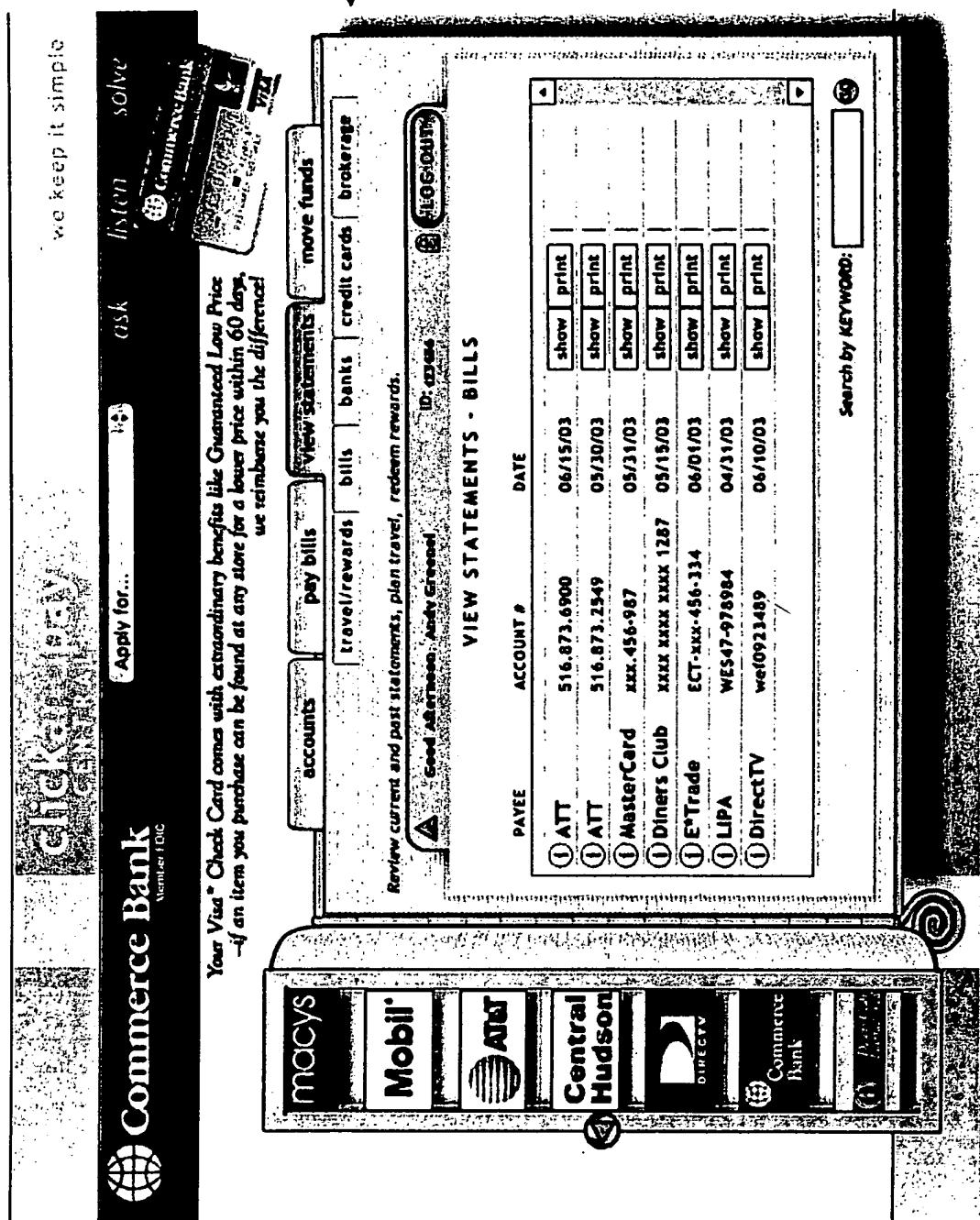


Fig. 7b

760

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Earnings Announcement
Record \$1 billion; 1st Qtr
EPS up 15% to 76 cents Latest Quarterly Earnings

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Online Banking account information
when and where you need it.

Personal Finance | Wealth Management | Small Business

accounts **pay bills** **travel/rewards** **bills** **banks** **credit cards** **Brokerage** **move funds**

Review current and past statements, plan travel, redeem rewards.

Good Afternoon, Andy Greene! ID: 123456

VIEW STATEMENTS - BANKS

SOURCE	LATEST DEPOSIT	COLUMN
(i) Chase	CHECKING xxx-xx-xx87	show print
	SAVINGS 127-99pt050	show print
(i) Commerce Bank	CHECKING xxx-xx-4130	show print
	SAVINGS 129-SVNL_1290	show print

Search by KEYWORD:

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FVS. TC

770

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Fidelity.com

You have 0 bills to pay. **PAY**

- Market News
- News & Analysis
- Market Update
- Breaking News
- Market Indexes
- Most Actives
- Tech Commentary
- Market Commentary
- Tools
- Map of the Market
- Dow Tracker
- Sector Tracker
- Economy Watch

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accounts **pay bills** **view statements** **move funds**

travel/rewards | bills | banks | credit cards | brokerage

VIEW STATEMENTS - BROKERAGE

Good Afternoon, Andy Greenleaf ID: 123456 **Logout**

SOURCE	TRADE	DATE	AMOUNT DUE
(1) Fidelity	CASH xxx-19813978	BOUGHT 5000 Shares IBM	04/15/03 12,500.00

confirm:tracking #: F9-349-8 **move funds** **print**

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FIG 7d

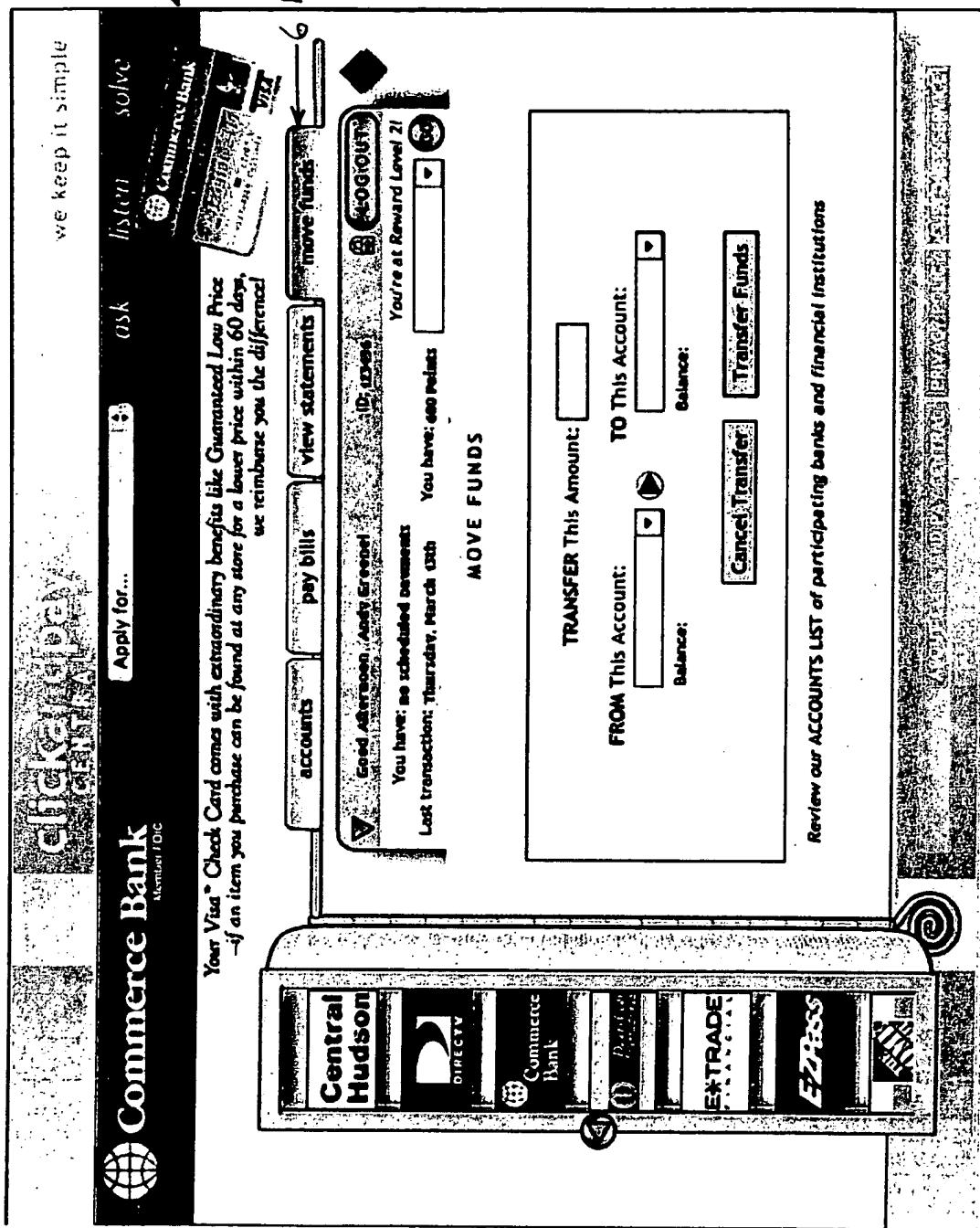


Fig. 8

click

900

FIG. 9a

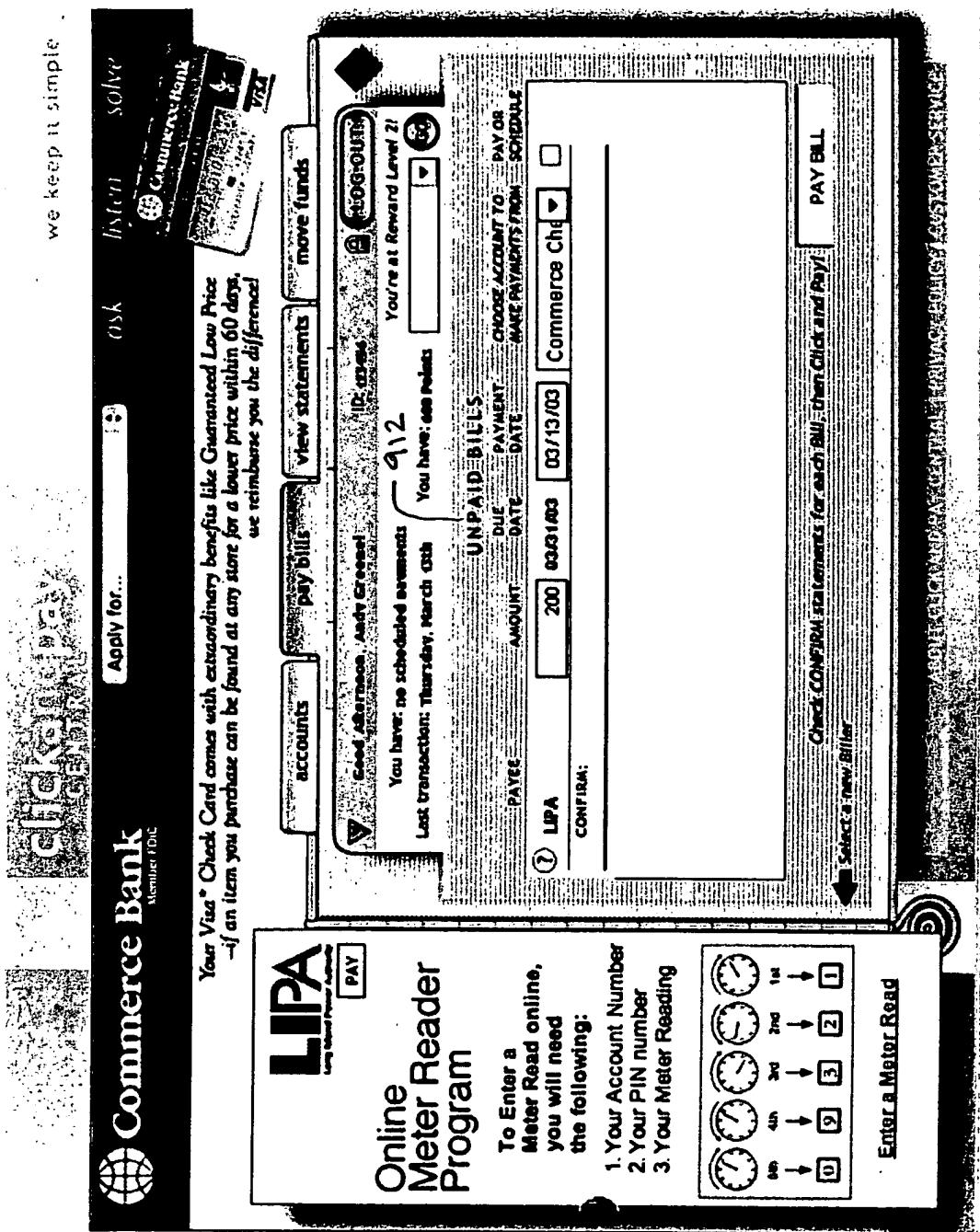


Fig. 9b

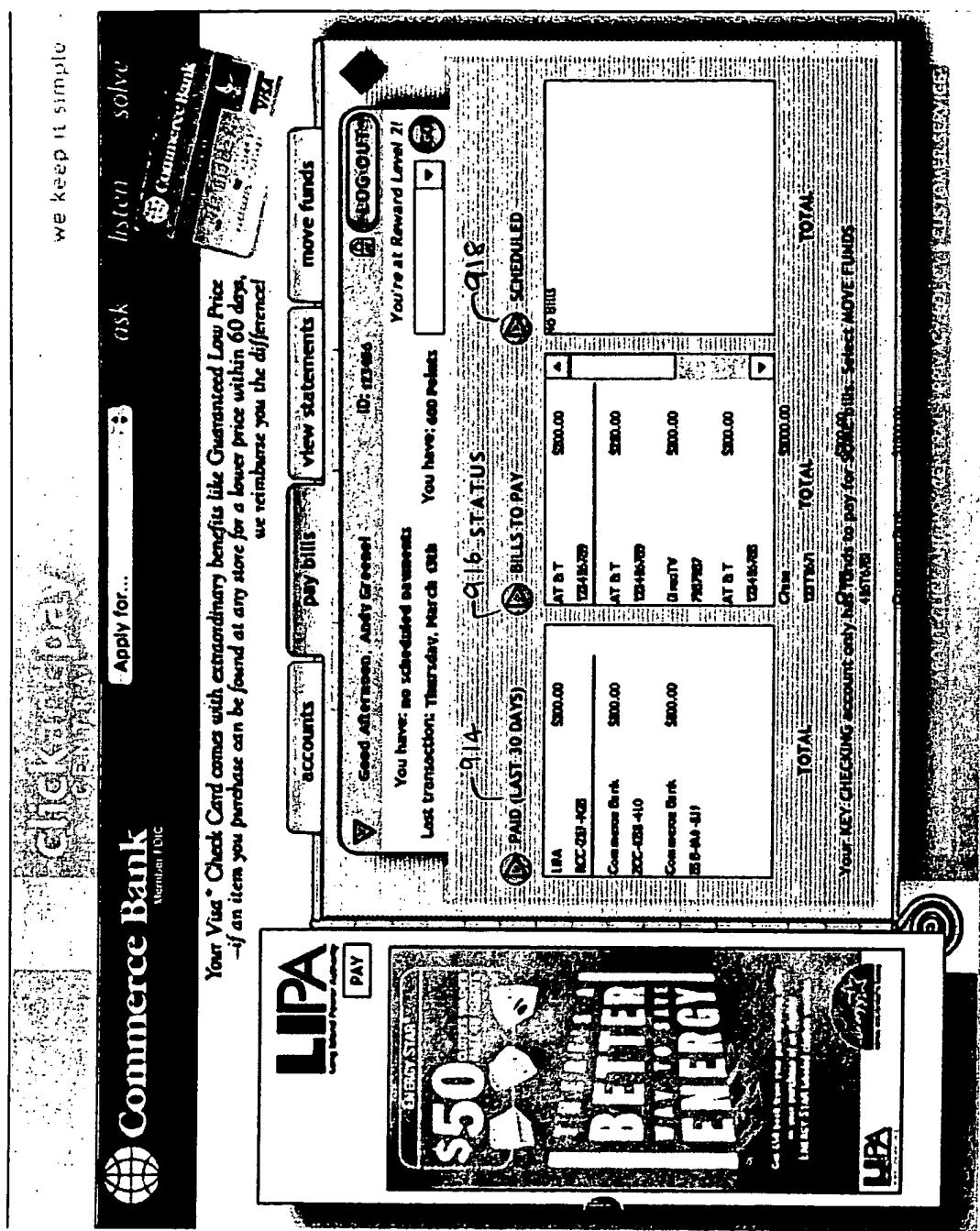


Fig. 9c

1000

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LIPA

You have 1 bills to pay. **PAY**

Shop Online!

EnergWise Catalog
LIPA is proud to present
our new Online
EnergWise Catalog.
Now it is easier than ever
to order energy saving
timers, lightbulbs [More]

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Record \$1 billion; 1st Qtr'
EPS up 15% to 76 cents Latest Quarterly Earnings

view statements **pay bills** **accounts** **status** **history** **add/delete billers** **recurring**

move funds **Logout**

UNPAID BILLS

PAYEE	AMOUNT	DUF DATE	PAYMENT DATE	CHOOSE ACCOUNT TO PAY OR SCHEDULE PAYMENTS FROM	MAKE PAYMENTS FROM
LIPA	250	03/31/03	07/10/03	Wachovia Che	<input type="checkbox"/>

CONFIRM:

Check CONFIRM statements for each Bill, then Click and Pay! **PAY BILL**

Select a new Biller

Economic Development
LIPA aggressively
encourages economic
expansion on Long Island by
attracting new businesses,
partnering on expansion
projects and by [More]

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FKG. 102

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accounts **pay bills** **view statements** **move funds**

Good Afternoon, Andy Greenel ID:123456
You have no scheduled payments
Last transaction: Thursday, January 29th You have: 600 Points

LOG OUT **MOVE FUNDS**

TRANSFER This Amount: 100

FROM This Account: Balance: 1030

TO This Account: Balance: 1020

Cancel Transfer **Transfer Funds**

Review our ACCOUNTS LIST of participating banks and financial institutions

Commerce Bank **Bank of America** Fidelity.com **TD Ameritrade** **LIPA** **CHASE**

Bank Club **Bank of New York Mellon** **Bank of America** **Bank of America**

FIG. 10b
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we keep it simple

click Pay CENTRAL

1102

1104

1106

1108

1110

1112

1114

1116

1118

1120

PAY WITH: KEY CHECKING

AT&T

You have 2 bills to pay. PAY 

POPULAR Make easy wireless PACKAGES connections with our ready-to-go wireless packages, including a phone, calling plan, and more.

PHONES & EQUIPMENT Explore the latest EQUIPMENT from top makers. Get extended-life batteries, protective leather cases, and more.

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Apply today and save tomorrow with our online marine loan application.

accounts new bills schedules unpaid history billers list View statements move funds

Enter an amount and payment date, select a bank account, then check "Pay" if you wish to make payment right away.

UNPAID BILLS PAYMENT PAYEE PAYMENT DATE AMOUNT CHOOSE ACCOUNT TO PAY BILL PAYMENT NAME PAYMENTS FROM BILL

(1) AT & T 300 10/03/02 Key Checking CONFIRM:

(1) AT & T 257 10/03/02 Key Checking CONFIRM:

Check CONFIRM statements for each Bill, then Click and Pay!

PAY BILL

LOG OUT

ABOUT CLICK AND PAY CENTRAL PRIVACY POLICY

FIG. 11